

2511808-Court-A- ABD  
THOMAS C ROLLINS, JR  
P O BOX 13767

JACKSON, MS 39236

**ABD US Bankruptcy Court**  
**703 Hwy 145 North**  
**Aberdeen, MS 39730**

## NOTICE

The debtor (both spouses in a joint case) must be present at the meeting of creditors to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without notice. Failure of the debtor(s) or debtor(s)' attorney to appear at the section 341(a) meeting, to timely file schedules and related documents or to pay required fees may result in dismissal of this case without further notice.

**\*\* Important notice to individual debtors: Effective June 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. \*\***

United States Bankruptcy Court  
FOR THE

Northern District of Mississippi

Debtor 1: <u>FATIMA LORETTA LEAL</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-4518</u>
	EIN: _____
Debtor 2: _____	Last 4 digits of Social Security number or ITIN: _____
	EIN: _____
Case Number: <u>25-11808-SDM</u>	Date Case Filed or Converted to Chapter 13: <u>June 09, 2025</u>

Form 309I (12/15)

**NOTICE OF CHAPTER 13 BANKRUPTCY CASE****For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.****This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.****To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.****Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:	
<b>1: Debtor's full name</b>	FATIMA LORETTA LEAL		
<b>2: All other names used in the last 8 years</b>			
<b>3: Address</b>	If debtor 2 lives at a different address:		
	39 AZALEA DR EUPORA, MS 39744		
<b>4: Debtor's attorney</b> Name and Address	THOMAS C ROLLINS, JR P O BOX 13767  JACKSON, MS 39236	Contact phone	(601) 500-5533
		Email	
<b>5: Bankruptcy trustee</b> Name and Address	Todd S. Johns Chapter 13 Trustee P.O. Box 1326 Brandon, MS 39043-1326	Contact phone	(601) 825-7663
		Email	
<b>6: Bankruptcy Clerk's office</b> Documents in this case may be filed at this address.  You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	ABD US Bankruptcy Court 703 Hwy 145 North  Aberdeen, MS 39730	Hours open	
		Contact phone	

Form 309I Page 1

For more information, see page 2

<b>7: Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not required to do so.	<u>July 15, 2025</u> at <u>01:30 PM</u> Date Time  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 789 052 8960 - Passcode 4480633028, OR call 1-318-593-1245,
<b>8: Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> <u>September 15, 2025</u>  <b>Filing deadline:</b> <u>August 18, 2025</u> <b>Filing deadline:</b> <u>December 08, 2025</u>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9: Filing of plan</b>	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before July 30, 2025. Objections will be heard on September 03, 2025 at 10:30 AM, ABD US Bankruptcy Court, 703 Hwy 145 North, Aberdeen, MS 39730 unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.  <b>The debtor has filed a plan. The plan or a summary of the plan will be sent separately.</b>	
<b>10: Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11: Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12: Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13: Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

# CERTIFICATE OF MAILING

0039

Case 25-11808-SDM Doc 6 Filed 06/11/25 Entered 06/11/25 11:17:05 Desc Main

Document Page 4 of 5

Page 1 of 2

CASE: 2511808 TRUSTEE: TV COURT: 387  
 TASK: 06-10-2025.00638366.N13REV DATED: 06/11/2025

Court	ABD US Bankruptcy Court	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Todd S. Johns P.O. Box 1326	Chapter 13 Trustee Brandon, MS 39043-1326
Debtor	FATIMA LORETTA LEAL	39 AZALEA DR EUPORA, MS 39744
799	000002 THOMAS C ROLLINS, JR	P O BOX 13767 JACKSON, MS 39236
008	000012 Credit Collection Services 725 Canton St	Attn: Bankruptcy Norwood, MA 02062
011	000015 Merrick Bank Corp	Po Box 9201 Old Bethpage, NY 11804
009	000013 Goldman Sachs Bank USA Po Box 70379	Attn: Bankruptcy Philadelphia, PA 19176
016	000019 Synchrony Bank Po Box 965060	Attn: Bankruptcy Orlando, FL 32896
007	000011 Comenity Bank Po Box 182125	Attn: Bankruptcy Columbus, OH 43218
014	000017 Progressive Insurance	6300 Wilson Mills Rd Cleveland, OH 44143
005	000009 Check n Go Po Box 36454	Attn: Bankruptcy Cincinnati, OH 45236
013	000016 Pocket 360	PO Box 364 Cincinnati, OH 45236
012	000005 OneMain Financial Po Box 142	Attn: Bankruptcy Evansville, IN 47701
001	000006 Absolute Resolutions 8000 Norman Center Dr #350	Attn: Bankruptcy Bloomington, MN 55437
004	000008 CashNet USA	175 W Jackson Ste 1000 Chicago, IL 60604
006	000010 Citibank Po Box 790040	Citicorp Cr Srvs/Centralized Bankru Saint Louis, MO 63179
010	000014 Jpmcb 700 Kansas Lane	MailCode LA4-7100 Monroe, LA 71203
015	000018 Roadrunner Account Services 5525 N Macarthur Blvd Ste 660	Attn: Bankruptcy Irving, TX 75038
018	000021 WebBank/OneMain 215 South State Street Suite 1000	Attn: Bankruptcy Salt Lake City, UT 84111
002	000007 Capital One Po Box 30285	Attn: Bankruptcy Salt Lake City, UT 84130
003	000022 CARRINGTON MORTGAGE	PO BOX 3489 ANAHEIM, CA 92803
801	000004 Carrington Mortgage	P.O. Box 3489 Anaheim, CA 92803

# CERTIFICATE OF MAILING

0039

Case 25-11808-SDM Doc 6 Filed 06/11/25 Entered 06/11/25 11:17:05 Desc Main

Document Page 5 of 5

CASE: 2511808 TRUSTEE: TV COURT: 387 Page 2 of 2

TASK: 06-10-2025.00638366.N13REV DATED: 06/11/2025

017 000020 Uprova Loans 635 E Hwy  
20 Upper Lake, CA 95485

23 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 06/11/2025.  
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.  
EXECUTED ON 06/11/2025 BY /S/EPIQ Systems, Inc.

---

\*CM - Indicates notice served via Certified Mail